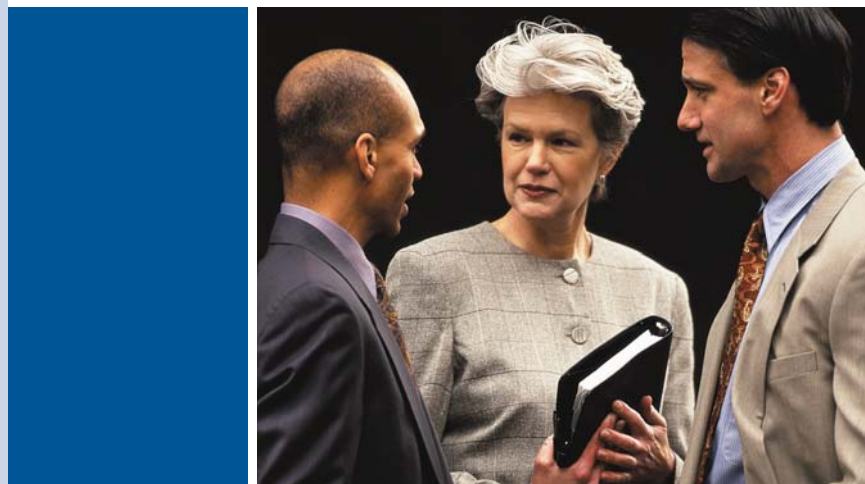


# BEN-E-LECT CHAMBER AFFINITY PROGRAM



Benefit Solutions for Today's Business





## Helping You Help Your Members

The high cost of health insurance is the number one concern of small businesses and the greatest threat to their profitability. As an advocate for your small business members, shouldn't you be looking for a solution?

The BEN-E-LECT Chamber Affinity Program is designed for California's most proactive chambers of commerce that want to help their members tackle the skyrocketing cost of health care and improve access to quality care for their employees.

Using BEN-E-LECT's Employer Driven Health Plan™ model, members can save 25%-40% in costs while providing the same or better benefits to their employees. And with the various free services and discounts exclusive to the chamber, the BEN-E-LECT Chamber Affinity Program can be a key component to the cadre of benefits you offer to members.

## Program Highlights For Members

- Average of 30% reduction in health plan costs through BEN-E-LECT's customized Employer Driven Health Plan™ (EDHP) model
- Access to all major carriers
- Choice of traditional, PPO, HMO, high deductible, and self-funded medical, dental and vision plans offered by one of the state's top carriers
- Section 125 POP Plan for FREE
- 50 percent discount in plan set up fee, a value of \$250
- Comprehensive market and benefit analysis
- Educational meetings and custom employee enrollment materials
- Benefit plan administration, financing, accounting and claims handling
- Service department staffed with dedicated account managers

## How Does The Plan Work?

- Employer buys high deductible plan from insurance carrier
- Employer shares the cost (pays) for claims under high deductible with employees
- BEN-E-LECT administers/processes claims under carrier deductible for employer
- Employee gets normal plan:
  - ▶ Office visit co-pays
  - ▶ Prescription co-pays
  - ▶ Coinsurance
- BEN-E-LECT becomes the service center for employers, employees, agent and providers
- A high deductible plan that looks and feels like a traditional PPO/HMO plan for employees

"We are pleased to take the lead in introducing our members to a cost-saving model that has proven to be successful and is already being used by more than 2,000 businesses throughout California.

— Steve Falk, president and CEO  
San Francisco Chamber of Commerce



Dedicated to small businesses.

Superior customer service.

Strong market relationships.

For more information, visit us online at:

[www.benelect.com](http://www.benelect.com)

or call Mark Reynolds at:  
559-250-2000

BEN-E-LECT is one of the country's leading third party administrators (TPAs) and an innovator of employer driven medical, dental and vision plans for small to medium-size groups. The company combines high deductible plans with its plan administration and claims services to offer employers savings in healthcare premiums while maintaining or improving their level of benefits.

## Employer Driven, Employer Controlled

With the BEN-E-LECT Employer Driven Health Plan™ model, employers are in control of their health care costs. They retain ownership and control of the entire benefit plan, which can be funded on a pay-as-you-go basis.

- CHOICE of carrier
- CHOICE of high deductible plan
- CHOICE in plan design: deductible, co-pay, HRA/HSA/125

## A Win-Win Partnership

When you choose BEN-E-LECT as your benefits partner, you not only gain a membership building and retention tool, but a new source of revenue to help support other programs and services. BEN-E-LECT offers comprehensive marketing and sales support to participating chambers including:

- Marketing collateral to promote the program
- Seminars and workshops for chamber member agents and brokers interested in marketing the BEN-E-LECT Employer Driven Health Plan™ model
- Health plan analysis, comparison, and quoting for members
- Member presentations and employee orientation meetings upon enrollment
- Enrollment and marketing efforts tracking and reports
- Monthly reports of groups covered by the chamber program